

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Beverly D Sparrow- Parker

S.S. No.: xxx-xx-9166

Mailing Address: 915 Sanderson Drive, Durham, NC 27704-

Case No. 10-81581

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on August 31, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: September 20, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 7/23/10

Lastname-SS#: sparrow-parker-9166

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARRANGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
Wells Fargo	3	\$2,849	**
			**
			**
			**

REJECTED SECURITORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

FILED ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Wells Fargo	3	\$1,370	N/A	n/a	\$1,370.00	Home and land
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

SECURED DEBTS at FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
BB&T			5.00			Judgment
			5.00			
			5.00			
			5.00			

SECURED DEBTS at 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Acura Finance	1	\$14,128	5.00	\$141	\$291.68	2006 Acura
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (if unpaid part)

Law Offices of John T. Orcutt, P.C. \$2,800

SECURED TAXES

IRS Tax Liens Secured Amt

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

IRS Taxes Amount

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%) Int. % Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON PRIORITY UNSECURED Amount

DMI= None(\$0) None(\$0)

Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 1,835 per month for 60 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: 4.03 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD (DeSardi Version 1/12/10) © LO/TO

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum
Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Acura Finance Services
8601 McAlpine Park Drive STE 230
Charlotte, NC 28211

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

ADT Security Services**
2515 Downing Road
Fayetteville, NC 28312-8225

Home Depot Credit Services***
Post Office Box 653000
Dallas, TX 75265-3000

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

American General
3808 Guess Road STE
Durham, NC 27705

HSBC
Post Office Box 5244
Carol Stream, IL 60197-5244

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

American General Finance
3808 Guess Road
Suite D
Durham, NC 27705-1550

Inter Collec
Post Office Box 3136
Winston Salem, NC 27102

Experian
P.O. Box 2002
Allen, TX 75013-2002

Bank of America
Post Office Box 25118
Tampa, FL 33622-5118

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

BB&T
Post Office Box 1847
Wilson, NC 27894

Law Office of John T Orcutt
6616 Six Forks Road ste 203
Raleigh, NC 27615

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Capital One Bank
Post Office Box 85015
Richmond, VA 23285-5015

National Finance **
714 Harris Ave
Raeford, NC 28376-3118

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

CitiFinancial
3808 Guess Road
Durham, NC 27705

NC Department of Revenue
Post Office Box 25000
Raleigh, NC 27640-0002

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Wells Fargo
Card Services
Post Office Box 522
Des Moines, IA 50302-9907

Wells Fargo Mortgage
3476 Stateview Blvd.
Fort Mill, SC 29715

XM Satellite Radio
Post Office Box 830205
Baltimore, MD 21283-0205